

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Denise Harper

Debtor(s)

Case No. 16 B 03428

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/04/2016.
- 2) The plan was confirmed on 03/24/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/05/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/10/2016, 07/20/2017.
- 5) The case was Dismissed on 09/07/2017.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$16,700.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$16,700.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,877.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$718.72
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,595.72

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American InfoSource LP as agent for	Unsecured	409.00	172.81	172.81	0.00	0.00
American Receivables Agency LLC	Unsecured	380.00	839.10	839.10	0.00	0.00
AmeriCash Loans LLC	Unsecured	1,500.00	1,511.80	1,511.80	0.00	0.00
Armor Systems Corporation	Unsecured	75.00	NA	NA	0.00	0.00
Ashro	Unsecured	251.00	NA	NA	0.00	0.00
Capital One Auto Finance	Secured	32,129.00	31,752.49	31,752.49	7,069.30	1,717.94
City of Chicago Department of Water	Secured	4,000.00	3,850.28	3,850.28	947.73	0.00
Computer Credit Inc	Unsecured	100.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	10,000.00	12,660.86	10,000.00	2,369.31	0.00
Cook County Treasurer	Unsecured	NA	0.00	2,660.86	0.00	0.00
Credit Union 1	Unsecured	1,000.00	NA	NA	0.00	0.00
Directv	Unsecured	100.00	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	0.00	24.98	24.98	0.00	0.00
Internal Revenue Service	Priority	3,000.00	353.37	353.37	0.00	0.00
Internet Order, LLC	Unsecured	62.00	NA	NA	0.00	0.00
MBB	Unsecured	287.00	NA	NA	0.00	0.00
Nationwide Credit & Collection	Unsecured	300.00	NA	NA	0.00	0.00
Payday Loan Store	Unsecured	600.00	682.50	682.50	0.00	0.00
Peoples Engy	Unsecured	150.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	800.00	NA	NA	0.00	0.00
Region Recov	Unsecured	150.00	NA	NA	0.00	0.00
Rush University Medical Group	Unsecured	1,300.00	NA	NA	0.00	0.00
Santander Consumer USA	Unsecured	15,500.00	NA	NA	0.00	0.00
Sun Cash	Unsecured	900.00	NA	NA	0.00	0.00
TCF Bank	Unsecured	100.00	NA	NA	0.00	0.00
Verizon	Unsecured	50.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$31,752.49	\$7,069.30	\$1,717.94
All Other Secured	\$13,850.28	\$3,317.04	\$0.00
TOTAL SECURED:	\$45,602.77	\$10,386.34	\$1,717.94
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$353.37	\$0.00	\$0.00
TOTAL PRIORITY:	\$353.37	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$5,892.05	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,595.72</u>
Disbursements to Creditors	<u>\$12,104.28</u>
TOTAL DISBURSEMENTS :	<u>\$16,700.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/29/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.